# Case 17-15077-ref Doc 39 Filed 02/28/18 Entered 03/01/18 01:10:40 Desc Imaged

Certificate of Notice Page 1 of 3 States Bankruptčy Eastern District of Pennsylvania

In re: Ziad G. Chedrawi Caroline R. Chedrawi Debtors

Case No. 17-15077-ref Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0313-4 User: Keith Page 1 of 1 Date Rcvd: Feb 26, 2018

Form ID: pdf900 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2018.

db/jdb +Ziad G. Chedrawi. Caroline R. Chedrawi, 9608 Sleepy Hollow Lane, Breinigsville, PA 18031-1182

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* AmeriCredit Financial Services, Inc. A/C dba GM Fi cr

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com

JOHN EVERETT COOK on behalf of Debtor Ziad G. Chedrawi bankruptcy@everettcooklaw.com,

G29494@notify.cincompass.com

JOHN EVERETT COOK on behalf of Joint Debtor Caroline R. Chedrawi bankruptcy@everettcooklaw.com,

G29494@notify.cincompass.com

KEVIN G. MCDONALD on behalf of Creditor Toyota Motor Credit Corporation

KMcDonald@blankrome.com

LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,

ecf\_frpa@trustee13.com

MARIO J. HANYON on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com

REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation

bkgroup@kmllawgroup.com

USTPRegion03.PH.ECF@usdoj.gov United States Trustee

TOTAL: 8

# IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Ziad G. Chedrawi a/k/a Ziad Chedrawi
Caroline R. Chedrawi a/k/a Caroline Chedrawi
Debtors

Toyota Motor Credit Corporation
Movant
vs.

Ziad G. Chedrawi a/k/a Ziad Chedrawi
Caroline R. Chedrawi a/k/a Ziad Chedrawi
Debtor

Trustee

Trustee

## **STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

- The post-petition arrearages referenced in the motion have been cured, and Debtor(s) is/are current on post-petition loan payments through January 2018.
- Debtor(s) shall maintain post-petition contractual monthly loan payments due to Movant going forward, beginning with the payment due February 20, 2018 in the amount of \$191.56.
- 3. In the event that the payments under Section 2 above are not tendered, the Movant shall notify Debtor(s) and Debtor(s) attorney of the default in writing and the Debtor(s) may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant immediate relief from the automatic stay, under which the stay provided by Bankruptcy Rule 4001(a)(3) is waived.
- 4. The stay provided by Bankruptcy Rule 4001(a)(3) is waived with respect to any Court Order approving of this stipulation and/or ordering relief per the terms agreed upon herein.
- 5. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.
- 6. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

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- 7. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage, loan, and applicable law.
- 8. The parties agree that a facsimile signature shall be considered an original signature.

Date: February 19, 2018 By: \(\s/\)Rebecca A. Solarz. Esquire Rebecca A. Solarz, Esquire Attorney for Movant

10,11

John Everett Cook, Esquire Attorney for Debtors

Frederick L. Reigle Chapter 13 Trustee

Approved by the Court this retains discretion regarding entry of any further order.

2018. However, the court

Bankruptcy Judge Richard E. Fehling